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N	ED STATES B DRTHERN DIS EASTERN DIV	TRICT OF I	LLINO				v	olunta	ry Petition
Name of Debtor (if individual, enter Last, First, I Spannmacher, Mark	лiddle):			Name	of Joint Debtor (Sp	oouse) (Last, Fir	st, Middle):		
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				er Names used by e married, maiden,			ears	
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-9206	yer I.D. (ITIN) No./C	complete EIN (if	more		ur digits of Soc. Se e, state all):	ec. or Individual-1	axpayer I.D. (I	ITIN) No./0	Complete EIN (if more
Street Address of Debtor (No. and Street, City, 35887 N. Helendale Road Ingleside, IL	and State):			Street A	Address of Joint D	ebtor (No. and S	treet, City, and	l State):	
		ZIP CODE 60041							ZIP CODE
County of Residence or of the Principal Place of Lake	f Business:			County	of Residence or o	of the Principal Pl	ace of Busines	SS:	
Mailing Address of Debtor (if different from stre 35887 N. Helendale Road Ingleside, IL	et address):			Mailing	Address of Joint I	Debtor (if differen	t from street a	ddress):	
		ZIP CODE 60041							ZIP CODE
Location of Principal Assets of Business Debto	(if different from str	eet address ab	ove):						
									ZIP CODE
Type of Debtor (Form of Organization)		of Business ck one box.)	i			f Bankruptcy etition is Filed			
(Check one box.) ✓ Individual (includes Joint Debtors)	Health Care E	Business Real Estate as o	defined	☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 15 Petition for Recognition					
See Exhibit D on page 2 of this form.	in 11 U.S.C. §			of a Foreign Main Proceeding					
Corporation (includes LLC and LLP) Partnership	Stockbroker	unkou.			hapter 12 hapter 13				tition for Recognition onmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type	☐ Commodity B☐ Clearing Bank			— —			e of Debts		
of entity below.)	Other	empt Entity		(Check one box.) Debts are primarily consumer Debts are primarily business debts.					
	(Check be Debtor is a ta: under Title 26	ox, if applicable. x-exempt organ of the United Sernal Revenue (ization States	§ in p	ebts, defined in 11 101(8) as "incurre dividual primarily f ersonal, family, or old purpose."	ed by an or a	busir	ness debts	S.
Filing Fee (Che	 `		,		k one box:	Chapter	11 Debtors	;	
Full Filing Fee attached.				☐ Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
Filing Fee to be paid in installments (appli signed application for the court's consider	ation certifying that	the debtor is		Check if:					
unable to pay fee except in installments.	, ,		۸.	Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.					
Filing Fee waiver requested (applicable to attach signed application for the court's contract.)	chapter 7 individua onsideration. See C	ls only). Must Official Form 3B.		1	k all applicable plan is being filed				
				▎∺▗	cceptances of the foreditors, in acco	plan were solicit	ed prepetition	from one o	or more classes
Statistical/Administrative Information					oreaners, in acco			TI	HIS SPACE IS FOR OURT USE ONLY
Debtor estimates that funds will be available Debtor estimates that, after any exempt p there will be no funds available for distribu	roperty is excluded a	and administrati		es paid,					00.00
Estimated Number of Creditors	П	П			П	П	П		
<u>1-4</u> 9 <u>50-</u> 99 <u>10</u> 0-199 <u>20</u> 0-999	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000		
Estimated Assets \$0 to \$50,001 to \$500,000 \$500,000 to \$100,000 \$500,000 to \$1 millions.	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		

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BJ ((omicial Form 1) (1/08)	. ago = 0.			Page 2
Vc	oluntary Petition	Name of Debtor(s): Mark Spannma	cher	
(Tł	nis page must be completed and filed in every case.)				
	All Prior Bankruptcy Cases Filed Within Last		e than two, attach add	1	
	tion Where Filed: apter 13-Dismissed	Case Number: 04-44445		Date Filed: 12/2/2004	
Loca	tion Where Filed:	Case Number:		Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of thi	s Debtor (If more t	han one, attach addi	tional sheet.)
Nam	e of Debtor:	Case Number:		Date Filed:	
Distri	ct:	Relationship:		Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
		X /s/ Rober	rt J. Adams & Assoc	ates	07/01/2008
			l. Adams & Assoca		Date
Doe	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	nibit C a threat of imminer	nt and identifiable harm to	public health or safety?	
		nibit D			
(To	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and ma	•	•	separate Exhibit D.)	
If th	is is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ed and made a p	eart of this petition.		
	Information Regard		Venue		
V	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	•	•	strict for 180 days im	mediately
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership	p pending in this Distri	ict.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an actio	on or proceeding [in a		
	Certification by a Debtor Who Resid		of Residential Prope	rty	
	Landlord has a judgment against the debtor for possession of debtor's	plicable boxes.) residence. (If b	ox checked, complete	the following.)	
	Ţ(Name of landlord	d that obtained judgme	ent)	_
	·				_
_	·	Address of landle	•	ıld he permitted to e-	ire the entire
Ц	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after t			•	are trie entire
	Debtor has included in this petition the deposit with the court of any repetition.	nt that would bed	come due during the 3	0-day period after th	e filing of the
	Debtor certifies that he/she has served the Landlord with this certifical	ion. (11 U.S.C.	§ 362(I)).		

R1 (Official Form 1) (1/08) Document	Page 3 of 35
Voluntary Petition	Name of Debtor(s): Mark Spannmacher
(This page must be completed and filed in every case)	Hamo of Booton(o).
	atures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
V /c/Modil Commission	coognition of the total processing is attached.
X /s/ Mark Spannmacher Mark Spannmacher	v
·	(Signature of Foreign Representative)
X	(eg.aases a cong. conpensation)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
07/01/2008 Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ Robert J. Adams & Assocates Robert J. Adams & Assocates Bar No. 0013056 Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(312) 346-0100 Fax No.(312) 346-6228	
07/01/2008	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
	Date
X	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or
Signature of Authorized Individual	partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets

and the Federal Rules of Bankruptcy Procedure may result in fines or

A bankruptcy petition preparer's failure to comply with the provisions of title 11

conforming to the appropriate official form for each person.

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

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Official Form 1, Exhibit D (10/06)

Document Page 4 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

N RE:	Mark Spannmacher	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	Mark Spannmacher	Case No.	
			(if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Mark Spannmacher Mark Spannmacher
Date:07/01/2008

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B6A (Official Form 6A) (12/07)

In re	Mark Spannmacher	Case No.	
			(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1st Mortgage 35887 North Helendale Road, Ingleside, IL 60041 Pin Number 05-14-202-009	Mortgage		\$225,000.00	\$216,772.13
	1	L		

Total: \$225,000.00

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B6B (Official Form 6B) (12/07)

In re	Mark Spannmacher	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$400.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		US Bank Fox Lake, Checking	-	\$150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		5 Rooms of furniture, computer, 4 TV's, appliances, ect	-	\$2,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Necessary wearing apparel	-	\$100.00
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Mark Spannmacher	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

		Continuation Sneet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing	x	Operator Engineers Credit Union vest upon retirement	-	\$0.00
plans. Give particulars. 13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Mark Spannmacher	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Dondge Durango, 200,000 miles	С	\$2,000.00
		1996 Hyundai Elantra, 150,000 miles	-	\$500.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Mark Spannmacher	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

		Continuation Sneet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	x			
		continuation sheets attached Total	1 5	\$5,650.00

______ continuation sheets attached

\$5,650.00

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B6C (Official Form 6C) (12/07)

In re Mark Spannmacher

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	 Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1st Mortgage 35887 North Helendale Road, Ingleside, IL 60041 Pin Number 05-14-202-009	735 ILCS 5/12-901	\$8,227.87	\$225,000.00
Cash	735 ILCS 5/12-1001(b)	\$400.00	\$400.00
US Bank Fox Lake, Checking	735 ILCS 5/12-1001(b)	\$150.00	\$150.00
5 Rooms of furniture, computer, 4 TV's, appliances, ect	735 ILCS 5/12-1001(b)	\$2,500.00	\$2,500.00
Necessary wearing apparel	735 ILCS 5/12-1001(a), (e)	\$100.00	\$100.00
Operator Engineers Credit Union vest upon retirement	735 ILCS 5/12-1006	\$0.00	\$0.00
1998 Dondge Durango, 200,000 miles	735 ILCS 5/12-1001(c)	\$2,000.00	\$2,000.00
1996 Hyundai Elantra, 150,000 miles	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
		\$13,877.87	\$230,650.00

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B6D (Official Form 6D) (12/07) In re Mark Spannmacher

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	WIFI	DATE INCURRED:
ACCT #: 6292171 HSBC USA N.A PO Box 6723 Springfield, OH 45501	_	-	NATURE OF LIEN: Mortgage COLLATERAL: 1st Mortgage REMARKS: VALUE: \$225,000.00
ACCT #: HSBC USA N.A PO Box 37282 Baltimore, MD 21297	_	-	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 1st Mortgage REMARKS: VALUE: \$29,000.00
ACCT #: 05-14-202-009 Lake County Collector 18 N. County St. Waukegan, IL 60085	-	-	DATE INCURRED: NATURE OF LIEN: Real Estate Taxes COLLATERAL: 1st Mortgage REMARKS: 1st installment as of 6-24-08
			VALUE: \$225,000.00
		1	Subtotal (Total of this Page) > \$245,772.13 \$0.00 Total (Use only on last page) > \$245,772.13 \$0.00 (Report also on (If applicable,

report also on Statistical Summary of Certain Liabilities and Related

Data.)

Summary of Schedules.)

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B6E (Official Form 6E) (12/07)

In re Mark Spannmacher

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re Mark Spannmacher

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

THE OF TRIORIT	, tan	III IIOti	anve anowarious							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCT #:			DATE INCURRED: 06/24/2008							
Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, IL 60603		-	CONSIDERATION: Attorney Fees REMARKS:				\$3,500.00	\$3,500.00	\$0.00	
				T						
	_									
Sheet no1 of1 co	ntinua	ation s	sheets Subtotals (Totals of this	pad	ae)	<u>-</u>	\$3,500.00	\$3,500.00	\$0.00	
attached to Schedule of Creditors Holding	Prior	ity Cla	aims		tal		\$3,500.00	43,000.00	ψ0.00	
(Us	e onl	y on	last page of the completed Schedule n the Summary of Schedules.)	E.			Ф3,300.00			
If a	pplic	able,	Totals > \$3,500.00 \$0.00 I last page of the completed Schedule E. , report also on the Statistical Summary abilities and Related Data.)							

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B6F (Official Form 6F) (12/07) In re **Mark Spannmacher**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	C LH I COIC	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5609277 Alliance One 644 Linn St. Ste. 601 Cincinnati, OH 45203	-	-	DATE INCURRED: CONSIDERATION: Collecting for -University Emergency Physician REMARKS:					\$142.00
ACCT #: AR Concepts, Inc. 2320 Dean St., Ste. 202 Saint Charles, IL 60175	-	-	DATE INCURRED: CONSIDERATION: Collecting for -McHenry Radiology REMARKS:					Notice Only
ACCT #: 847-9738834835 Asset Acceptance PO Box 318035 Independence, OH 44131-8035	-	-	DATE INCURRED: CONSIDERATION: Collecting for -SBC Illinois REMARKS:					\$336.37
ACCT #: Certified Services PO Box 24 Waukegan, IL 60079		-	DATE INCURRED: CONSIDERATION: Collecting for -Medclaims Stat Haider Medical REMARKS:					\$134.00
ACCT #: Certified Services PO Box 24 Waukegan, IL 60079	-	-	DATE INCURRED: CONSIDERATION: Collecting for -Condell REMARKS:					Notice Only
ACCT #: Certified Services 1733 Washington St. Ste. 2 Waukegan, IL 60085	-	-	DATE INCURRED: CONSIDERATION: Collecting for -Village of Round Lake REMARKS:					Notice Only
3continuation sheets attached	<u> </u>	(Rep	Su (Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edı e, o	ota ule n tl	ıl > F.) he)	\$612.37

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B6F (Official Form 6F) (12/07) - Cont. In re **Mark Spannmacher**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: Comcast PO Box 9037 Addison, TX 75001		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$126.00
ACCT #: 87xxxx/76xxx/94xxxx Condell Acute Care Center PO Box 24 Waukegan, IL 60079			DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$600.00
ACCT #: 1634494 Credit Control PO Box 4635 Chesterfield, MO 63006	-	-	DATE INCURRED: CONSIDERATION: Collecting for -Vista Medical Center REMARKS:				\$413.75
ACCT #: Credit Protection Assoc. 1355 Noel Rd. Dallas, TX 75240	-	-	DATE INCURRED: CONSIDERATION: Collecting for -Comcast REMARKS:				\$0.00
ACCT #: Falls Collection Services P.O.Box 668 Germantown, WI 53022	-	-	DATE INCURRED: CONSIDERATION: Collecting for -Horizon Behavioral Health REMARKS:				Notice Only
ACCT #: Fisher & Shapiro 4201 Lake Cook Rd Northbrook, IL 60062		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$0.00
Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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B6F (Official Form 6F) (12/07) - Cont. In re **Mark Spannmacher**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: 323xxxx/305xxxx H & R Accounts 4950 38th Ave. Moline, IL 61265		-	DATE INCURRED: CONSIDERATION: Collecting for -Centegra Northern IL Medical REMARKS:				\$9,226.00
ACCT #: Horizon Behavior Health PO Box 3781, Dept. 3100 Hinsdale, IL 60522		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$116.00
ACCT #: LVNV Funding PO Box 10497 Greenville, SC 29603		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$416.00
ACCT #: McHenry Radiology 4309 W MEDICAL CENTER DR McHenry, IL 60050		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$247.00
ACCT #: National City PO Box 856176 Louisville, KY 40285-6176		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$330.00
ACCT #: National Credit Systems 11 East 36th St 10th Floor New York, NY 10016		-	DATE INCURRED: CONSIDERATION: Collecting for -Premier Insurance Agency REMARKS:				\$46.00
Sheet no. 2 of 3 continuation sheets attached to Subtotal > \$10,381.00 Continuation Su							\$10,381.00

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B6F (Official Form 6F) (12/07) - Cont. In re **Mark Spannmacher**

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 46627M NCO Financial 507 Prudential Road Horsham, PA 19044		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				Notice Only
ACCT #: Pentagroup Financial P.O.Box 742209 Houston, TX 77274		-	DATE INCURRED: CONSIDERATION: Collecting for -Sprint REMARKS:				Notice Only
ACCT #: 710780 RMA 802 Martintown Rd., Ste 201 North Augusta, SC 29841		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$41.00
ACCT #: Sprint P.O.Box 600760 Jacksonville, FL 32260-0670		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$1,246.00
ACCT #: 44813 The Childrens Health Center 15 Tower Court Gurnee, IL 60031		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$435.00
ACCT #: 1634480 Vista Medical Center PO Box 504316 Saint Louis, MO 63150		-	DATE INCURRED: CONSIDERATION: Medical REMARKS:				\$123.64
Sheet no. 3 of 3 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						l > F.) ne	\$1,845.64 \$13,978.76

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B6G (Official Form 6G) (12/07)

In re Mark Spannmacher

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Mark Spannmacher

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Mark Spannmacher

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:			Dependents of	Debtor and Spo	ouse	
	Relationship(s):	Step Daughter		Relationship		Age(s):
Single		Son	16		(-)-	1.9-(-).
		Son	13			
		Step Daugher	12			
		Son	3 Months			
Employment:	Debtor			Spouse		
Occupation	Operating Engin	eer				
Name of Employer	Curran Contract	ing				
How Long Employed	4 years					
Address of Employer	7502 South Mair					
	Crystal Lake, IL	60014				
INCOME: (Faller at a of a)		d and a settle backer and	((' 1)		DEDTOD	OBOLIOE
INCOME: (Estimate of a					DEBTOR \$7,514.00	SPOUSE
 Monthly gross wages Estimate monthly ov 	s, saiary, ariu comi ertime	ilioolulio (FIUIAI	te if not paid monthly)		\$7,514.00 \$433.33	
3. SUBTOTAL	O. airio			ſ	·	
4. LESS PAYROLL DE	DUCTIONS				\$7,947.33	
a. Payroll taxes (incl		v tax if b. is zero	o)		\$1,820.00	
b. Social Security Ta		y tax	·)		\$554.67	
c. Medicare					\$0.00	
d. Insurance					\$0.00	
e. Union dues					\$315.94	
f. Retirement					\$0.00	
g. Other (Specify)					\$0.00	
h. Other (Specify) _ i. Other (Specify)					\$0.00 \$0.00	
j. Other (Specify)					\$0.00	
k. Other (Specify)					\$0.00	
5. SUBTOTAL OF PAY	ROLL DEDUCTIO	NS		[\$2,690.61	
6. TOTAL NET MONTH	ILY TAKE HOME F	PAY		•	\$5,256.72	
7. Regular income from	n operation of busir	ness or professi	on or farm (Attach de	tailed stmt)	\$0.00	
8. Income from real pro		•	•	•	\$0.00	
Interest and dividend					\$0.00	
10. Alimony, maintenand		ents payable to	the debtor for the del	otor's use or	\$0.00	
that of dependents li		oo (Spocify):				
11. Social security or go	vernment assistan	ce (Specify):			\$0.00	
12. Pension or retiremen	nt income			_	\$0.00	
13. Other monthly incom					+	
a					\$0.00	
b					\$0.00	
C					\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13	3			\$0.00	
15. AVERAGE MONTHL	Y INCOME (Add a	mounts shown	on lines 6 and 14)		\$5,256.72	
16. COMBINED AVERA	GE MONTHLY INC	COME: (Combin	e column totals from I	ine 15)	\$5,2	256.72
		•		· .	many of Schedules a	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Does not work over time in winter- starting in Dec

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B6J (Official Form 6J) (12/07)

IN RE: Mark Spannmacher

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sch labeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$1,895.25
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$300.00
b. Water and sewer	\$50.00
c. Telephone	\$60.00
d. Other: Cell	\$65.00
3. Home maintenance (repairs and upkeep)	\$70.00
4. Food	\$750.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$100.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$50.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life	\$80.00
c. Health	*
d. Auto	\$100.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$350.00
Specify: real estate	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other: 	\$235.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,605.25
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: Mortgage adjusts in April 2009	g the filing of this

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I

\$5,256.72 \$4,605.25

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

\$651.47

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Mark Spannmacher CASE NO

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
Haircuts		\$75.00
School Lunches and Fees		\$60.00
Postage and Mailings		\$20.00
Tolls		\$15.00
Cable		\$65.00
	Total >	\$235.00

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Mark Spannmacher Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$225,000.00		
B - Personal Property	Yes	4	\$5,650.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$245,772.13	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$13,978.76	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,256.72
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,605.25
	TOTAL	18	\$230,650.00	\$263,250.89	

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Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Mark Spannmacher

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$5,256.72
Average Expenses (from Schedule J, Line 18)	\$4,605.25
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$6,016.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$13,978.76
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$13,978.76

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In re Mark Spannmacher

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.		20
Date <u>07/01/2008</u>	Signature /s/ Mark Spannmacher Mark Spannmacher	
Date	Signature	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Mark Spannmacher	Case No.	
		_	(if known)

				(II KIIOWII)
		STATEMENT OF FINA	NCIAL AFFAIRS	
None	State the gross amount of i including part-time activities case was commenced. Stamaintains, or has maintains beginning and ending dates	oyment or operation of business income the debtor has received from employmer is either as an employee or in independent trade ate also the gross amounts received during the trade in the debtor's fiscal year.) If a joint petition is in 13 must state income of both spouses whether SOURCE YTD 2007-58,000 2006-51,000	or business, from the beginnin wo years immediately precedin er than a calendar year may rep filed, state income for each spo	g of this calendar year to the date this g this calendar year. (A debtor that port fiscal year income. Identify the puse separately. (Married debtors filing
None	State the amount of income two years immediately preciseparately. (Married debto	from employment or operation of but the received by the debtor other than from employmenting the commencement of this case. Give pairs filling under chapter 12 or chapter 13 must state parated and a joint petition is not filed.)	ment, trade, profession, or operticulars. If a joint petition is fil	ed, state income for each spouse
None	debts to any creditor made constitutes or is affected by of a domestic support oblig counseling agency. (Marrie		nencement of this case unless to a sterisk (*) any payments the edule under a plan by an appromust include payments by either	the aggregate value of all property that at were made to a creditor on account ved nonprofit budgeting and credit
None	preceding the commencem \$5,475. If the debtor is an obligation or as part of an a (Married debtors filing under	not primarily consumer debts: List each payme nent of the case unless the aggregate value of al individual, indicate with an asterisk (*) any paymalternative repayment schedule under a plan by a cr chapter 12 or chapter 13 must include paymer spouses are separated and a joint petition is not	I property that constitutes or is ents that were made to a credit an approved nonprofit budgeting ats and other transfers by either	affected by such transfer is less than tor on account of a domestic support g and credit counseling agency.
None	who are or were insiders. (ments made within one year immediately precedi Married debtors filing under chapter 12 or chapte unless the spouses are separated and a joint pet	er 13 must include payments by	
None	a. List all suits and administration bankruptcy case. (Married	trative proceedings, executions, garn strative proceedings to which the debtor is or wa debtors filing under chapter 12 or chapter 13 mulless the spouses are separated and a joint pet	s a party within one year imme ust include information concern ition is not filed.) COURT OR AGENCY	diately preceding the filing of this
	HandD accounts Inc.	Callastian	2200 N. Cominant	ludament entered

HandR accounts Inc v. Spannmacher, 07 AR 473

Collection

2200 N. Seminary, Woodstock, IL 60098 Judgment entered

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B7 (Official Form 7) (12/07) - Cont.

Document Page 28 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Mark Spannmacher	Case No.	
			(if known)

		OF FINANCIAL A	AFFAIRS
None	b. Describe all property that has been attached, garnished of the commencement of this case. (Married debtors filing unde both spouses whether or not a joint petition is filed, unless the	r chapter 12 or chapter 13 n	nust include information concerning property of either or
	NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
	H&R Accounts	Various Various	Cash, wage garnishment
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold to the seller, within one year immediately preceding the comminclude information concerning property of either or both spot joint petition is not filed.)	nencement of this case. (M	arried debtors filing under chapter 12 or chapter 13 must
None ✓	_ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.		
None	b. List all property which has been in the hands of a custodia commencement of this case. (Married debtors filing under chapsuses whether or not a joint petition is filed, unless the spo	napter 12 or chapter 13 mus	t include information concerning property of either or both
None	. List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual		
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the		
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt		
	NAME AND ADDRESS OF PAYEE Robert Adams	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 6/24/04	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 100.
	www.cricketdebt.com	6/30/08	36.00

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Mark Spannmacher	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	_	n	_

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.



11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None \square

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None $\sqrt{}$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \square

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ⊻

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Mark Spannmacher	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

	17	Fnvir	onment	al In	form:	ation
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For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Mark Spannmacher	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None ✓	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventories
☑	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None 🗹	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement $\sqrt{}$ of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Mark Spannmacher	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5			
	23. Withdrawals from a partnership or distributions by a corporation			
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.			
	24. Tax Consolidation Group			
None ✓	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.			
None	25. Pension Funds If the debtor is not an individual, list the name and federal ta has been responsible for contributing at any time within six years.		ion number of any pension fund to which the debtor, as an employer, preceding the commencement of the case.	
[If co	mpleted by an individual or individual and spouse]			
	lare under penalty of perjury that I have read the answe hments thereto and that they are true and correct.	ers contained in	the foregoing statement of financial affairs and any	
Date	07/01/2008	Signature		
		of Debtor	Mark Spannmacher	
Date		Signature		
		of Joint Debto (if any)	r	
	alty for making a false statement: Fine of up to \$500,00 .S.C. §§ 152 and 3571	0 or imprisonme	nt for up to 5 years, or both.	

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IN RE: Mark Spannmacher

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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IN RE: Mark Spannmacher

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

		•	• ,		
I,	Robert J. Adams & Assocates	, counsel for	Debtor(s), hereby c	ertify that I delivered to	the Debtor(s) the Notice
requir	ed by § 342(b) of the Bankruptcy Code.	<u> </u>			
/s/ Ro	bert J. Adams & Assocates				
Rober	t J. Adams & Assocates, Attorney for De	btor(s)			
Bar No	o.: 0013056				
Rober	t J. Adams & Assoc.				
125 S	. Clark, Suite 1810				

Chicago, IL 60603 Phone: (312) 346-0100 Fax: (312) 346-6228

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Mark Spannmacher	X /s/ Mark Spannmacher	07/01/2008	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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CASE NO IN RE: Mark Spannmacher

CHAPTER 13

	DISCLOSURE OF COM	IPENSATION OF ATTORNE	Y FOR DEBIOR			
1.	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and lat compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for ervices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case as follows:					
	For legal services, I have agreed to accept:	_	\$3,500.00			
	Prior to the filing of this statement I have receiv	red:	\$0.00			
	Balance Due:	_	\$3,500.00			
2.	The source of the compensation paid to me wa	as:				
	✓ Debtor ☐ Other (s	specify)				
3.	The source of compensation to be paid to me is	s:				
	✓ Debtor ☐ Other (s	specify)				
4.	✓ I have not agreed to share the above-discl associates of my law firm.	losed compensation with any other pers	on unless they are members and			
	☐ I have agreed to share the above-disclose associates of my law firm. A copy of the accompensation, is attached.					
5.	 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 					
6.	. By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
		CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.						
	07/01/2008	/s/ Robert J. Adams & Assocates	•			
	Date	Robert J. Adams & Assocates Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (312)	Bar No. 0013056			